

**Information to identify the case:**

Debtor 1	<u>Charles J. Reeves</u>	Social Security number or ITIN	<b>xxx-xx-2503</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-23886-CMB</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles J. Reeves  
aka Charles J. Reeves Jr.

2/8/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Charles J. Reeves  
Debtor

Case No. 15-23886-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 08, 2021

User: lfin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2021:

Recip ID	Recipient Name and Address
db	+ Charles J. Reeves, 1205 Marvista Street, Pittsburgh, PA 15212-2955
cr	+ BSI Financial Services as servicer for Chalet Prop, c/o Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Ditech Financial LLC, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ U.S. Bank Trust National Association as Trustee of, c/o BSI Financial Services, 1425 Greenway Drive, Suite 400, Irving, TX 75038-2480
14951112	+ Chalet Properties III, LLC, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
14127113	+ Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
14127114	+ Ditech, Attention: Bankruptcy Dept, Po Box 6154, Rapid City, SD 57709-6154
14132577	+ Ditech Financial LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone 57709-6154
14179061	+ Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15323449	+ U.S. Bank Trust National Association as, Trustee of the Chalet Series III Trust, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
15323450	+ U.S. Bank Trust National Association as, Trustee of the Cabana Series III Trust, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 09 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2021 03:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 09 2021 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2021 03:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 09 2021 04:18:00	Capital One Auto Finance c/o AIS Portfolio Service, 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Feb 09 2021 04:18:00	Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347, Arlington, TX 76006-1347
14135445	+ EDI: PHINAMERI.COM	Feb 09 2021 04:18:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14127111	+ Email/Text: bankruptcy@cavps.com	Feb 09 2021 03:00:00	Calvary Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
14135624	+ EDI: AIS.COM	Feb 09 2021 04:18:00	Capital One Auto Finance c/o AIS, Potfolio, LP

District/off: 0315-2

User: lfin

Page 2 of 3

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			f/k/a AIS Data Services, d/b/a Ascension Capital Group, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
14129159	+ Email/Text: bankruptcy@cavps.com	Feb 09 2021 03:00:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14127112	+ EDI: CCS.COM	Feb 09 2021 04:18:00	Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14186720	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 09 2021 03:00:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14127115	+ EDI: AMINFOFP.COM	Feb 09 2021 04:18:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14127116	+ EDI: PHINAMERI.COM	Feb 09 2021 04:18:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
14127117	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 09 2021 02:54:02	Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
14127118	+ EDI: MID8.COM	Feb 09 2021 04:18:00	Midland Funding, 2365 Northside Dri, San Diego, CA 92108-2709
14181426	EDI: NAVIENTFKASMDOE.COM	Feb 09 2021 04:18:00	Navient Solutions, Inc. Department of Education, Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
14127119	EDI: PRA.COM	Feb 09 2021 04:18:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
14175478	+ EDI: JEFFERSONCAP.COM	Feb 09 2021 04:18:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14151286	EDI: NEXTEL.COM	Feb 09 2021 04:18:00	Sprint, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
14127120	EDI: NEXTEL.COM	Feb 09 2021 04:18:00	Sprint Nextel Corporation, Attn: Bankruptcy Department, PO Box 172408, Denver, CO 80217-9813

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Chalet Properties III, LLC
cr		Ditech Financial LLC
cr		Duquesne Light Company
cr		Pittsburgh Water & Sewer Authority
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	*+	DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	*+	U.S. Bank Trust National Association as Trustee of, c/o BSI Financial Services, 1425 Greenway Drive, Suite 400, Irving, TX 75038-2480
14137773	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 4 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: lfin

Page 3 of 3

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 10, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com
Lorraine Gazzara Doyle	on behalf of Creditor BSI Financial Services as servicer for Chalet Properties III LLC lorraine@mvrlaw.com, diane@mvrlaw.com;bankruptcy@friedmanbartolo.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Charles J. Reeves shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 8